

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Ian Clubb : Paper No:
Serial No. 10/682,663 : Group Art Unit: 3691
Filed: 10/09/2003 : Examiner: Thomas M. Hammond III
For: System and Method for Revenue and Authorization Management

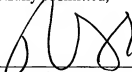
INFORMATION DISCLOSURE STATEMENT

In accordance with 37 C.F.R. §§ 1.97 and 1.98, Applicant herewith submits certain patent references and other information, which the Patent & Trademark Office may wish to consider in examining the above-identified application. The references are listed on the attached Form PTO-SB08A and 08B.

No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement.

The Commissioner is hereby authorized to charge payment of any fees associated with this communication or credit any overpayment to Deposit Account No. 06-2226.

Respectfully submitted,



Ria Farrell Schalnatz
Registration No. 47,058

FROST BROWN TODD LLC
2200 PNC Center
201 East Fifth Street
Cincinnati, Ohio 45202-4182
Telephone (513) 651-6915